

**Information to identify the case:**

Debtor 1	<b>Bernetta L. Jones</b>	Social Security number or ITIN <b>xxx-xx-4327</b>
	First Name    Middle Name    Last Name	
Debtor 2 (Spouse, if filing)	 First Name    Middle Name    Last Name	EIN <b>-----</b>
		Social Security number or ITIN <b>-----</b>
		EIN <b>-----</b>

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **20-21667-JAD**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Bernetta L. Jones

9/28/20

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Bernetta L. Jones  
Debtor(s)

Case No. 20-21667-JAD  
Chapter 7

District/off: 0315-2  
Date Rcvd: Sep 28, 2020

User: mgut  
Form ID: 318

Page 1 of 3  
Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 30, 2020:**

Recip ID	Recipient Name and Address
db	+ Bernetta L. Jones, 3734 Liberty Avenue, Pittsburgh, PA 15201-1215
15253031	+ Allegheny Health Network, P.O. Box 645266, Pittsburgh, PA 15264-5250
15247696	+ Allegheny Health Services EFCU, 320 E. North Avenue, Pittsburgh, PA 15212-4756
15247697	+ Associates In Responsible Medicine, 5131 Liberty Avenue, Pittsburgh, PA 15224-2217
15247698	+ Bayview Loan Servicing, 2601 S. Bayshore Drive, 4th Floor, Miami, FL 33133-5413
15247702	++ CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2222 address filed with court:, Citifinancial, 300 Saint Paul Blvd., Baltimore, MD 21202 Capital One, P.O. Box 71087, Charlotte, NC 28272-1087
15247699	+ Dibartola Dental, Portman's County Commons, 3249 Washington Pike, Suite 1107, Bridgeville, PA 15017-1461
15247707	+ Ditronics Financial Services, c/o Account Recovery Services, P.O. Box 7648, Goodyear, AZ 85338-0645
15247708	+ Envision Eyecare, 428 Forbes Avenue, 2020 Lawyer's building, Pittsburgh, PA 15219
15247710	+ GFS/Kay Jewelers, P.O. Box 4485, Beaverton, OR 97076-4485
15247712	+ Guardian Protection, 174 Thorn Hill Road, Warrendale, PA 15086-7528
15247713	+ Guardian Protection Service, c/o Monarch Recovery Management, P.O. Box 986, Bensalem, PA 19020-0986
15247714	+ Huntington National Bank, c/o ACA, 3700 Corporate Drive, Suite 240, Columbus, OH 43231-5001
15247716	+ Internal Revenue Service, c/o ConServe, 200 CrossKeys Office Park, Fairport, NY 14450-3510
15247717	+ Office of the Inspector General, P.O. Box 8032, Harrisburg, PA 17105-8032
15247720	+ Omega FCU, 206 Siebert Road, Pittsburgh, PA 15237-3786
15247721	+ P.W.S.A., Penn Liberty Plaza I, 1200 Penn Avenue, Pittsburgh, PA 15222-4207 PA Department of Revenue, c/o Linebarger Goggan Blair & Sampson, P.O. Box 90128, Harrisburg, PA 17109-0128
15247723	+ PNC, c/o Allied Interstate, P.O. Box 1954, Southgate, MI 48195-0954
15247725	+ PNC Bank, Consumer Loan Center, Mailstop: P5-PCLC-02-R, 2730 Liberty Avenue, Pittsburgh, PA 15222-4704
15247726	+ PPC, P.O. Box 640, Pittsburgh, PA 15230-0640
15247727	+ Penn National Insurance, c/o RMS, 77 Hartland Street, Suite 401, P.O. Box 280431, East Hartford, CT 06128-0431
15247728	+ Premier Bank, c/o Primary Financial Services, P.O. Box 1114, Charlotte, NC 28201-1114
15247730	+ Safeco Insurance, c/o Caine & Weber, P.O. Box 5010, Woodland Hills, CA 91365-5010
15247731	+ Santander, P.O. Box 96145, Fort Worth, TX 76161
15247733	+ Straka & McQuone, 1099 Ohio River Blvd., Sewickley, PA 15143-2081
15247736	+ Verizon, c/o EOS CAA, P.O. Box 981002, Boston, MA 02298-1002
15247737	+ Verizon, c/o US Asset Management, EOS, P.O. Box 981008, Boston, MA 02298-1008
15247739	+ Vireless Wireless, c/o Enhanced Recovery, P.O. Box 1259, Dept. 98696, Oaks, PA 19456-1259

TOTAL: 30

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: BRCCRAWFORD.COM	Sep 29 2020 05:18:00	Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 29 2020 02:51:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 29 2020 02:51:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

District/off: 0315-2

User: mgut

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cr	+ Email/Text: kburkley@bernsteinlaw.com	Sep 29 2020 02:51:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15247701	EDI: CAPITALONE.COM	Sep 29 2020 05:18:00	Capital One Bank USA, P.O. Box 85015, Richmond, VA 23285-5075
15247700	EDI: CAPITALONE.COM	Sep 29 2020 05:18:00	Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
15247703	+ EDI: CONVERGENT.COM	Sep 29 2020 05:18:00	Comcast, c/o Convergent, 800 SW 39th Street, P.O. Box 9004, Renton, WA 98057-9004
15247704	+ EDI: CONVERGENT.COM	Sep 29 2020 05:18:00	Convergent, 800 SW 39th Street, P.O. Box 9004, Renton, WA 98057-9004
15247709	+ Email/Text: bk@revenuegroup.com	Sep 29 2020 02:51:00	Earthlink, c/o Revenue Group, 4780 Hinckley Industrial Parkwaay, Suite 200, Cleveland, OH 44109-6003
15247711	EDI: PHINGENESIS	Sep 29 2020 05:18:00	Genesis FS Card Services, P.O. Box 4480, Beaverton, OR 97076-4480
15247715	+ EDI: PRA.COM	Sep 29 2020 05:18:00	HSBC Bank Nevada/Sears/KMart, c/o Portfolio Recovery Associates, 120 Corporate Boulevard, Norfolk, VA 23502-4952
15247705	EDI: IRS.COM	Sep 29 2020 05:18:00	Department of the Treasury, Internal Revenue Service, Fresno, CA 93888-0025
15247718	Email/Text: bankruptcydepartment@tsico.com	Sep 29 2020 02:51:00	NCO Financial Systems, P.O. Box 15740, Wilmington, DE 19850-5740
15247722	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 29 2020 02:51:00	PA Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
15247729	+ EDI: CONVERGENT.COM	Sep 29 2020 05:18:00	RBS Citizens, c/o Convergent, 10750 Hammeily Blvd., Houston, TX 77043-2318
15247732	+ EDI: DRIV.COM	Sep 29 2020 05:18:00	Santander Consumer USA, 8585 N. Stemmons Freeway, Suite 1100-N, Dallas, TX 75247-3822
15247734	EDI: CBS7AVE	Sep 29 2020 05:18:00	Swiss Colony, 1112 7th Avenue, Monroe, WI 53566-1364
15247735	EDI: VERIZONCOMB.COM	Sep 29 2020 05:18:00	Verizon, P.O. Box 15124, Albany, NY 12212-5124
15247738	+ EDI: AFNIRECOVERY.COM	Sep 29 2020 05:18:00	Verizon Wireless, c/o AFNI, 1310 MLK Drive, P.O. Box 3427, Bloomington, IL 61702-3427

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Wilmington Savings Fund Society, FSB, d/b/a Christ
15247706	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Department of the Treasury, Internal Revenue Service, Kansas City, MO 64999-0010

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0315-2

User: mgut

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**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 30, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 28, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not in its individual capacity but solely in its capacity as Certificate Trustee for NNPL Trust Series 2012-1 bnicholas@kmllawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Rodney D. Shepherd	on behalf of Debtor Bernetta L. Jones rodsheph@cs.com
Rosemary C. Crawford	crawfordmcdonald@aol.com PA68@ecfcbis.com

TOTAL: 5